

Chapter VI.

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Post Offices.

£4 16s. (Rs. 12 - 48) for this additional work. Besides delivering letters the village postmen clear letter-boxes stationed in villages, receive articles tendered for registration, and for the use of the village people carry with them postage labels, blank declaration forms of insured articles, and money-order applications. Except at all the twelve village offices and three sub-offices at Chándgad, Garloti, and Mugutkhán-Hubli, where money orders only are issued, money orders are issued and savings banked at all the forty-two post offices including the disbursing post office at Belgaum. Mails from and to Bombay are carried by the Peninsula railway, from Bombay to Poona. The mails from Poona to Belgaum are carried in pony carts or *tonga daks* which run between Poona and Hubli through Sátára, Kolhápúr, and Belgaum, to Dhárwár. Except the disbursing post office at Belgaum and the two town sub-offices at Belgaum and Belgaum-Sháhápúr, which are directly subordinate to the disbursing postmaster of Belgaum, the Belgaum post offices are supervised by the superintendent of post offices, Southern Maráthá or Bombay Karnátak division, who has a yearly salary of £240 (Rs. 2400) and whose head-quarters are at Belgaum. The superintendent is assisted in Belgaum by an inspector who draws £96 (Rs. 960) a year and whose head-quarters are at Chikodi.

Telegraph.

There is one Government telegraph office in the city of Belgaum.

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Traders.

The leading traders are Bráhmans, Lingáyats, Jains, Gujarát and Márwár Vánis, Maráthás, Komtis, Musalmáns, and Pársis. Their capitals vary from £500 to £20,000 (Rs. 5000 - 2,00,000). Except some agents of Bombay, Konkan, or inland merchants, most Belgaum merchants trade on their own and some on borrowed capital. The chief trade is with Bombay by Vengurla, Chiplun, and Goa. The agency for distributing imports and gathering exports may be roughly brought under five heads, local trade centres, fairs, markets, village shopkeepers, and travelling carriers.

• Trade Centres.
Belgaum.

The chief trade centres are, Belgaum, Báil-Hongal in Sampgaon, Nandgad in Khánápúr, Nipáni and Sankeshvar in Chikodi, Gokák, and Athni. BELGAUM has about 250 traders, chiefly Bráhmans, Lingáyats, Nárvékars, Maráthás, Gujarát and Márwár Vánis, Pársis, and Musalmáns, with capitals varying from £500 to £20,000 (Rs. 5000 - 2,00,000). Some have capital of their own and some trade on borrowed funds. Almost all are independent traders. The chief imports are timber, ironware glass and other European articles, metal vessels, salt, and cocoanuts. Timber is bought at the Government stores in Kánara and sold at Belgaum to private persons and contractors. Ironware, glassware, and other European articles are brought from Bombay by Vengurla in the fair season and by Poona during the rains; they are sold to petty dealers and to consumers. Brass and copper vessels are brought from Poona and Súngli for local use; salt and cocoanuts are brought from Goa and Vengurla both for local use and to be sent inland. The chief exports are of grain, rice, wheat, gram, *javári*, and pulse; and of cloth, *dhotars* or waistcloths and *sádis* or women's robes. Grain is bought by grain merchants at

Belgaum from petty corn dealers and growers and sent to Goa and Vengurla. The waistcloths or *dhotars* and the robes or *sádis* are bought by cloth merchants from local weavers and are either sold to Konkan merchants or sent to Dhárwár and Kaládgi.

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Báil-Hongal.

BÁIL-HONGAL in Sampgaon, about twenty-seven miles east of Belgaum, has about thirty traders, chiefly Lingáyats, Jains, and Bráhmans, with capitals varying from £500 to £10,000 (Rs. 5000-1,00,000). They are independent traders. The chief imports are silk and cotton yarn, *sádis* or women's robes, *chol-kháns* or bodicecloths, waistcloths and headscarves, and betelnuts molasses and indigo. Silk and cotton yarn are bought in Bombay through agents or *daláls* and brought in steamers and native craft to Vengurla and from Vengurla to Báil-Hongal in carts. These articles are sold to outside traders as well as to local weavers. *Sádis* or women's robes are brought for local use from Gadag in Dhárwár and *chol-kháns* or bodicecloths from Guledgudd in Bijápúr and from Hubli in Dhárwár. Betelnuts and molasses are brought from Yellápúr in Kánara both for local use and for transport to Sholápúr and Kaládgi. Indigo, waistcloths, and headscarves are brought from Madras for local use. Of exports cotton is the chief. Cotton is bought on market days from husbandmen, and petty dealers and also from the surrounding villages by local traders and by the agents of Belgaum and Vengurla merchants. It is then sent to Vengurla.

Nandgad.

NANDGAD in Khánápúr, about twenty-two miles south of Belgaum, has about thirty traders, chiefly Shenvi Bráhmans, Lingáyats, and Jains, with capitals varying from £500 to £3000 (Rs. 5000-30,000). Of the thirty traders three trade on their own capital and twenty-seven partly on their own and partly on borrowed capital. Most of them are independent traders and a few are agents of coast and inland dealers. The chief imports are cocoanuts, betelnuts, coconut oil, salt, and dates. These articles are brought either in carts or on pack-bullocks from Native Christian traders of Goa, and are sold to local traders. None of these imported articles are passed inland or sent to Dhárwár by Nandgad traders. But from the agents of Goa traders at Nandgad most of these articles are bought in exchange for wheat and other grain by the agents of Hubli, Navalgund, and Gadag traders in Dhárwár. At Nandgad there is no direct export trade. Formerly almost all the coast traffic was on pack-bullocks; since the opening of roads across the Sahyádris much of the pack-bullock traffic has given place to carts.

Nipáni.

Of NIPÁNI and SANKESHVAR, the two Chikodi trade centres, Nipáni, about forty-two miles north of Belgaum, has 100, and Sankeshvar, about thirty-two miles north of Belgaum, has fifty traders, chiefly Lingáyats, Jains, Shimpis, Márwár and Gujarát Vánis, and Bráhmans, with capitals varying from £500 to £2500 (Rs. 5000-25,000). Except a few agents or *daláls* the merchants are independent, some trading on their own and some on borrowed capital. The chief imports are betelnuts, cardamums, and pepper from Havig traders at Sirsi in Kánara; salt, cocoanuts, cocoa-kernel, dates, betelnuts, and copper sheets from Bhátíás, Gujarát and Márwár Vánis, and Musalmáns of Rájápúr and Vengurla; and cloth, brass

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vessels, catechu or *kát*, nutmegs, almonds, and cloves from Bombay and Poona traders. All these articles are sold to local consumers and petty dealers. The chief exports are cotton, molasses, tobacco, chillies, hemp, and country cloth to Vengurla and Rájápur.

GOKÁK, about thirty miles north-east of Belgaum, has thirty traders, chiefly Lingáyats, Komtis, Bráhmans, Patvegars, Jains, and Musalmáns, with capitals varying from £1000 to £20,000 (Rs. 10,000-2,00,000). Nearly all the traders are independent, so carrying on business on their own and others on borrowed capital. The chief imports for local use are, silk, cotton yarn, and piece goods from Bombay, *kháns* or bodicecloths from Guledgudd in Bijápur, rice from Haliyál in Kánara, and *gánja* or hemp from Rabkadi in Sánгли. Of exports the chief are *sádis* or women's robes which are woven in large quantities at Gokák. Most of the robes are bought at Gokák by Konkani and Rájápur traders who carry them to the coast on pack-bullocks and ponies.

Athni.

ATHNI, about eighty miles north-east of Belgaum, has thirty traders, chiefly Bhátíás, Jains, Bráhmans, Lingáyats, and Márwár Vánis, with capitals varying from £2500 to £10,000 (Rs. 25,000-1,00,000). Of the thirty traders nine are independent and the rest are agents of Bombay, Chiplun, Miraj, and Jamkhandi merchants. The chief imports are sugar, dates, and gunny-bags from Bombay, and salt from Chiplun. The chief exports are cotton, wheat, and clarified butter. During the fair season the exports and imports from and to Athni find their way to Bombay in steamers and native craft by Chiplun and during the rains by rail from the Bársi Road station about ninety miles north of Athni.

Fairs.

Of nine fairs held in the district one is in Belgaum at Chándgad; one in Sampgaon at Báil-Hongal; two in Chikodi at Sankeshvar and Yedur; three in Athni at Mangsuli, Kokátnur, and Kanmadi; and two in Parasgad at Ugargal. These fairs last one to six days, have an attendance of 2500 to 60,000, and an estimated sale of goods worth £150 to £3500. The fairs are chiefly distributing centres. The articles sold are cloth, metal and earthen vessels, camphor, glass bracelets, wheat, rice, cocoanuts, plantains, and other fruit, and cows bullocks horses ponies and other cattle. Some of the sellers are husbandmen, but most are retail dealers, chiefly Jains, Lingáyats, Bráhmans, Gujarát and Márwár Vanis, and Musalmáns. The buyers are generally local consumers. There is little barter:

BELGAUM FAIRS, 1882.

| NAME. | Month. | Days. | Patron. | People. | Sales. |
|-------------|-------------|-------|-------------|---------|--------|
| Chándgad | Feb. - Mar. | 1 | Ravalnáth | 2500 | £ 150 |
| Báil-Hongal | Nov. - Dec. | 1 | Basvana | 4000 | 150 |
| Sankeshvar | Feb. - Mar. | 1 | Shankarling | 25,000 | 1000 |
| Yedur | Mar. - Apr. | 1 | Virabhadra | 10,000 | 500 |
| Mangsuli | Apr. - May. | 3 | Mártanddev | 8000 | 3500 |
| Kokátnur | Dec. - Jan. | 5 | Yellama | 1000 | 1400 |
| Kanmadi | Apr. - May. | 6 | Darideva | 8000 | 1600 |
| Ugargal | Dec. - Jan. | 1 | Yellama | 60,000 | 1700 |
| Ditto | Apr. - May. | 1 | Ditto | 10,000 | ... |

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Markets.

Besides at the seven trade centres of Belgaum, Báil-Hongal, Nandgad, Nipáni, Sankeshvar, Gokák, and Athni, weekly markets are held at Bágeshvari and Pátua in Belgaum, at Kittur in Sampgaon, at Khánápur in Khánápur, at Saundatti and Murgod in Parasgad, and at not less than fifty other large villages. The estimated attendance at weekly markets in the chief local trade centres varies from 2500 to 10,000, 8000 being the estimate for Belgaum, 1000 for Báil-Hongal, 5000 for Nandgad, 10,000 for Nipáni, 7000 for Sankeshvar, 3000 for Gokák, and 2500 for Athni. The weekly markets are both distributing and gathering centres. The chief articles for distribution are butter, salt, grain, cattle, cloth, molasses, and sugar, iron brass copper and earthen vessels, oil, spices, and tobacco. The sellers, who are generally retail dealers and sometimes producers, are Lingáyats, Jains, Gujárat and Márwár Vanis, Maráthás, and Musalmáns. The buyers are generally consumers who live at or near the market towns. There is little barter. The articles which are gathered at these markets are local produce chiefly cotton, tobacco, oil, salt, rice, horns, hides, fat, butter, and molasses. The sellers are grocers and petty dealers, and the buyers are local traders and agents of Bombay, Vengurla, and Rájápur merchants.

Almost every village, except the smallest, has its shop. The shopkeepers are chiefly Lingáyats, Jains, Gujárat and Márwár Vanis, Nárvekaras, Native Christians, and Musalmáns. They sell to villagers and travellers rice, pulse, salt, tobacco, chillies, oil, molasses, clarified butter, spices, and other necessities. They are chiefly distributors. Barter prevails to some extent. The shopkeepers take cotton, millet, rice, and other grain and give salt, oil, molasses, and spices. They neither lend nor advance money to the villagers. They go to market towns to bring supplies and are not connected with large trading firms.

Shopkeepers.

Carriers are either cartmen or pack-bullockmen. The cartmen are Maráthás, Lingáyats, Native Christians, Jains, and Musalmáns. They carry various kinds of grain, cocoanuts, betelnuts, salt, cloth, tobacco, molasses, cotton, hemp, chillies, sugar, blankets, myrobalans, dates, cocoa-kernel, iron, copper, brass, and other articles. They visit Goa, Vengurla, Rájápur, Poona, Sirsi, Haliyál, Yellápur, Hubli, Gadag, and Tálíkotí. A few are traders and the rest carry goods for hire. The trading cartmen buy grain and other local products from merchants and producers, and carry them to places where they can sell them at a profit. Of late the number of cartmen has increased in consequence of the opening of new roads. Pack-bullockmen are chiefly Lamánis, Musalmáns, Native Christians, Lingáyats, and Nárvekaras. They generally carry grain, salt, and cocoanuts. They visit Haliyál, Hubli, Tálíkotí, Goa, Vengurla, and Rájápur. All are traders. They buy grain from up-country dealers and sell it to coast merchants and buy salt and cocoanuts from coast merchants and sell them to inland dealers. The number of pack-bullockmen has fallen as the bulk of the carrying trade is now done by carts.

Carriers.

Of Imports the chief articles are: Of timber, teak, jack,